

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last Revised September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

IN RE:

Case No. 3:19-bk-23618

Judge _____

KAROLEWICZ, AMANDA M. & KAROLEWICZ, DARREN

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

Original

Modified/Notice Required

Date: August 5, 2019

Motions Included

Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney:

Initial Debtor: AMK

Initial Co-Debtor: DK

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 438.29 per month to the Chapter 13 Trustee, starting on _____ for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:
 Future Earnings
 Other sources of funding (describe source, amount and date when funds are available): _____

c. Use of real property to satisfy plan obligations:
 Sale of real property
Description: _____
Proposed date for completion: _____

Refinance of real property
Description: _____
Proposed date for completion: _____

Loan modification with respect to mortgage encumbering property
Description: _____
Proposed date for completion: _____

d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection NONE

a. Adequate protection payments will be made in the amount of \$ None to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
<u>None</u>			

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence:

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the

debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
QUICKEN LOANS	MARITAL HOME	0	3.375	0	\$2156

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
FORD MOTOR CREDIT	TWO VEHICLES	0 ON BOTH			\$499 \$399

c. Secured claims excluded from 11 U.S.C. 506: **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
None				

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
None							

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender [X] NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
None			

f. Secured Claims Unaffected by the Plan [X] NONE

The following secured claims are unaffected by the Plan:

None

g. Secured Claims to Be Paid in Full Through the Plan [X] NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
None		

Part 5: Unsecured Claims [] NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- Not less than \$ _____ to be distributed *pro rata*
- Not less than _____ percent
- Pro Rata* distribution from any remaining funds

b. Separately Classified Unsecured Claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
None			

Part 6: Executory Contracts and Unexpired Leases [X] NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
None				

Part 7: Motions [] NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). [] NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
None							

b. Motion to Void Liens and Reclassify Claim from Secured to Completely Unsecured. [X] NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Total Amount of Lien to be Reclassified
None						

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. [X] NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
None					

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

Upon Confirmation
 Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Sections 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) **Trustee Commissions**
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

d. Post-petition claims The Standing Trustee [] is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification [] NONE

If this plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____

Explain below why the Plan is being modified.	Explain below how the Plan is being modified.

Are Schedules I and J being filed simultaneously with this Modified Plan? [] Yes No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

NONE
[] Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, Chapter 13 Plan and Motions, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 8/5/19

/s AMANDA KAROLEWICZ
Debtor

Date: 8/5/19

/s DARREN KAROLEWICZ
Joint Debtor

Date: 8/5/19

/s STEVEN J. SICO, ESQ.
Attorney for the Debtor(s)

Certificate of Notice Page 7 of 9
 United States Bankruptcy Court
 District of New Jersey

In re:
 Amanda M. Karolewicz
 Darren Karolewicz
 Debtors

Case No. 19-23618-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf901Page 1 of 3
Total Noticed: 103

Date Rcvd: Aug 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2019.

db/jdb Amanda M. Karolewicz, Darren Karolewicz, 23 Wittenberg Dr, Fords, NJ 08863-1214
 cr +CJFCU, 380 Berry Street, Woodbridge, NJ 07095-3347
 cr +Quicken Loans Inc., 216 Haddon Avenue. Suite 406, Westmont, NJ 08108-2812
 518349356 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998-2238)
 518349357 Bank of America, 4909 Savarese Cir, Tampa, FL 33634-2413
 518349359 Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
 518349358 Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801
 518349360 Best Buy/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
 518349361 Best Buy/Cbna, Citibank Corp/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
 518349362 Cap1/dbarn, Capital, 1 Retail Srvs Attn Bankruptcy, Salt Lake City, UT 84101
 518349363 Cap1/dbarn, PO Box 30253, Salt Lake City, UT 84130-0253
 518349364 Capital Bank, Attn: Bankruptcy, 1 Church St Ste 300, Rockville, MD 20850-4190
 518349369 Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298
 518349370 Citi, PO Box 6190, Sioux Falls, SD 57117-6190
 518349371 Citi/Sears, Citibank/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
 518349372 Citibank/the Home Depot, Attn: Recovery/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
 518349373 Comenitybank/New York, Attn: Bankruptcy, PO Box 18215, Columbus, OH 43081
 518349377 Costco Anywhere Visa Card, Attn: Bankruptcy, PO Box 6500, Sioux Falls, SD 57117-6500
 518349378 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: Dell Financial Services LLC, Attn: President/CEO, PO Box 81577, Austin, TX 78708-1577)
 518349380 DISCOVER BANK, CO WELTMAN WEINBERG REIS, 170 S Independence Mall W Ste 874W, Philadelphia, PA 19106-3334
 518349379 Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Blvd, Mason, OH 45040-8999
 518364078 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
 (address filed with court: Ford Motor Credit Co LLC, POB 62180, Colorado Springs, CO 80962-4400)
 518349383 Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610
 518349384 FedLoan Servicing, Attn: Bankruptcy, PO Box 69184, Harrisburg, PA 17106-9184
 518349385 Ford Motor Credit Comp, PO Box 542000, Omaha, NE 68154-8000
 518376015 +Greensky, LLC, 1797 Northeast Expressway, Suite 100, Atlanta, GA 30329-2451
 518349388 +Home Point Financial C, 4849 Greenville Ave, Dallas, TX 75206-4191
 518349389 +Home Point Financial Corp, Attn: Correspondence, 11511 Luna Rd Ste 200, Dallas, TX 75234-6451
 518375533 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 518349390 Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369
 518349391 Kohls/Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
 518349393 Linoln Automotive Financial Services, Attn: Bankruptcy, PO Box 542000, Omaha, NE 68154-8000
 518349394 Macys/dsbn, PO Box 8218, Mason, OH 45040-8218
 518349396 Navient, Attn: Bankruptcy, PO Box 9000, Wilkes Barre, PA 18773-9000
 518349395 +Navient, 123 S Justison St, Wilmington, DE 19801-5363
 518349397 Pnc Bank, Attn: Bankruptcy Department, PO Box 94982, Cleveland, OH 44101-4982
 518349398 Pnc Bank, N.A., PO Box 3180, Pittsburgh, PA 15230-3180
 518349401 Raymour & Flanigan, Attn: Bankruptcy, PO Box 130, Liverpool, NY 13088-0130
 518349402 Rothman Furn, Attn: Bankruptcy Mac F8235-02F, PO Box 10438, Des Moines, IA 50306-0438
 518349403 Sears/Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
 518349404 Suntrust Bank/Greensky, Attn: Bankruptcy, PO Box 29429, Atlanta, GA 30359-0429
 518349405 Suntrustbank/Gs Loan S, 1797 Northeast Expy NE, Atlanta, GA 30329-7803
 518349420 Target, Attn: Bankruptcy, PO Box 9475, Minneapolis, MN 55440-9475
 518349421 Td Auto Finance, PO Box 9223, Farmington, MI 48333-9223
 518349422 Td Auto Finance, Attn: Bankruptcy Dept, PO Box 9223, Farmington Hills, MI 48333-9223
 518349423 Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673
 518349424 Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
 518349425 Time Investment Co, 929 E North Riv, West Bend, WI 53090
 518349427 Tnb-Visa (TV) / Target, C/O Financial & Retail Services Mailstop, PO Box 9475, Minneapolis, MN 55440-9475
 518349428 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: US Bank/Rms Cc, Attn: Bankruptcy, PO Box 5229, Cincinnati, OH 45201-5229)
 518349430 US Dep Ed, PO Box 5609, Greenville, TX 75403-5609
 518349431 US Dept of Education, Attn: Bankruptcy, PO Box 16448, Saint Paul, MN 55116-0448
 518349432 ++VALLEY, ATTN ATTN LEGAL DEPARTMENT, 1455 VALLEY ROAD, WAYNE NJ 07470-8448
 (address filed with court: Valley National Bank, Attn: Legal Dept, 1455 Valley Rd, Wayne, NJ 07470-2089)
 518349433 +Valley National Bank, 1460 Valley Rd, Wayne, NJ 07470-8494

District/off: 0312-3

User: admin
Form ID: pdf901

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Total Noticed: 103

Date Rcvd: Aug 06, 2019

518349443 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
(address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,
Frederick, MD 21701-4747)
518349434 Webbank/dfs, PO Box 81607, Austin, TX 78708-1607
518349435 Wells Fargo, PO Box 94435, Albuquerque, NM 87199-4435
518349436 Wells Fargo Auto Finance, Attn: Bankruptcy, PO Box 29704, Phoenix, AZ 85038-9704
518349438 +Wells Fargo Bank, PO BOX 503, Des Moines, IA 50302-0503
518349437 Wells Fargo Bank, Attn: Bankruptcy, PO Box 10438, Des Moines, IA 50306-0438
518349439 Wells Fargo Bank Auto, PO Box 29704, Phoenix, AZ 85038-9704
518349440 Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus # MAC X2303-01A,
Des Moines, IA 50328-0001
518349441 Wells Fargo Bank Nv NA, PO Box 94435, Albuquerque, NM 87199-4435
518349442 Wells Fargo Financial, PO Box 94435, Albuquerque, NM 87199-4435
518349444 Wells Fargo Home Equity, Attn: Bankruptcy, PO Box 29704, Phoenix, AZ 85038-9704
518349445 Wfb Auto, PO Box 10709, Raleigh, NC 27605-0709
518349446 Wffnb/Home Project Vis, PO Box 94435, Albuquerque, NM 87199-4435
518349447 Wffnb/raymour & Faniga, PO Box 94435, Albuquerque, NM 87199-4435

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 07 2019 00:00:08 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 07 2019 00:00:03 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
518349365 E-mail/Text: bkr@cardworks.com Aug 06 2019 23:58:57 Capital Bank,N.A., PO Box 9224,
 Old Bethpage, NY 11804-9224
518349366 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 07 2019 00:02:34 Capital One,
 Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
518349367 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 07 2019 00:01:58
 Capital One Bank USA N, PO Box 30281, Salt Lake City, UT 84130-0281
518349368 E-mail/Text: collections@cjfcu.org Aug 06 2019 23:59:12 Central Jersey Fcu, 123 Green St,
 Woodbridge, NJ 07095-2910
518349375 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 06 2019 23:59:50 ComenityCapital/Boscov,
 Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
518349374 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 06 2019 23:59:51 Comenitybank/Ny&Co,
 PO Box 182789, Columbus, OH 43218-2789
518349376 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 06 2019 23:59:51 Comenitycb/boscov,
 PO Box 182120, Columbus, OH 43218-2120
518349382 E-mail/Text: mrdiscen@discover.com Aug 06 2019 23:59:13 Discover Financial,
 Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850-5316
518359692 E-mail/Text: mrdiscen@discover.com Aug 06 2019 23:59:13 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518349381 E-mail/Text: mrdiscen@discover.com Aug 06 2019 23:59:13 Discover Fin Svcs LLC,
 PO Box 15316, Wilmington, DE 19850-5316
518376046 E-mail/Text: bk@freedomfinancialnetwork.com Aug 06 2019 23:59:02
 Freedom Financial Asset Management, LLC, P.O.Box 2340, Phoenix, AZ 85002
518349386 E-mail/Text: bk@freedomfinancialnetwork.com Aug 06 2019 23:59:02 Freedom Plus,
 1875 S Grant St, San Mateo, CA 94402-2666
518349387 E-mail/Text: bk@freedomfinancialnetwork.com Aug 06 2019 23:59:02 Freedom Plus,
 Attn: Bankruptcy, PO Box 2340, Phoenix, AZ 85002-2340
518349392 +E-mail/Text: bncnotices@becket-lee.com Aug 06 2019 23:59:20 Kohls/capone,
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
518349400 E-mail/Text: bankruptcyteam@quickenloans.com Aug 07 2019 00:00:22 Quicken Loans,
 Attn: Bankruptcy, 1050 Woodward Ave, Detroit, MI 48226-1906
518349399 E-mail/Text: bankruptcyteam@quickenloans.com Aug 07 2019 00:00:22 Quicken Loans,
 1050 Woodward Ave, Detroit, MI 48226-1906
518376909 +E-mail/Text: bankruptcyteam@quickenloans.com Aug 07 2019 00:00:22 Quicken Loans Inc.,
 635 Woodward Avenue, Detroit, MI 48226-3408
518349411 E-mail/PDF: gecscedi@recoverycorp.com Aug 07 2019 00:01:50 Syncb/Pc Richard, C/o,
 PO Box 965036, Orlando, FL 32896-5036
518349406 E-mail/PDF: gecscedi@recoverycorp.com Aug 07 2019 00:01:50 Syncb/ashley Homestore, C/o,
 PO Box 965036, Orlando, FL 32896-5036
518349407 E-mail/PDF: gecscedi@recoverycorp.com Aug 07 2019 00:02:26 Syncb/jcp, PO Box 965007,
 Orlando, FL 32896-5007
518349408 E-mail/PDF: gecscedi@recoverycorp.com Aug 07 2019 00:01:50 Syncb/lowes, PO Box 956005,
 Orlando, FL 32801
518349409 E-mail/PDF: gecscedi@recoverycorp.com Aug 07 2019 00:02:26 Syncb/mc, PO Box 965005,
 Orlando, FL 32896-5005
518349410 E-mail/PDF: gecscedi@recoverycorp.com Aug 07 2019 00:01:51 Syncb/oldnavydc, PO Box 965005,
 Orlando, FL 32896-5005
518349412 E-mail/PDF: gecscedi@recoverycorp.com Aug 07 2019 00:01:51 Syncb/sleepys, C/o,
 PO Box 965036, Orlando, FL 32896-5036
518349413 E-mail/PDF: gecscedi@recoverycorp.com Aug 07 2019 00:01:51 Synchrony Bank,
 Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
518350806 +E-mail/PDF: gecscedi@recoverycorp.com Aug 07 2019 00:02:26 Synchrony Bank,
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518349414 E-mail/PDF: gecscedi@recoverycorp.com Aug 07 2019 00:02:28 Synchrony Bank/ Jc Penneys,
 Attn: Bankruptcy, PO Box 956060, Orlando, FL 32801-5060

District/off: 0312-3

User: admin
Form ID: pdf901

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Total Noticed: 103

Date Rcvd: Aug 06, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

518349415 E-mail/PDF: gecscedi@recoverycorp.com Aug 07 2019 00:02:27 Synchrony Bank/Hh Gregg,
Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
518349416 E-mail/PDF: gecscedi@recoverycorp.com Aug 07 2019 00:01:52 Synchrony Bank/Lowes,
Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
518349417 E-mail/PDF: gecscedi@recoverycorp.com Aug 07 2019 00:02:26 Synchrony Bank/Old Navy,
Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
518349418 E-mail/PDF: gecscedi@recoverycorp.com Aug 07 2019 00:02:26 Synchrony Bank/Pc Richard,
Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
518349419 E-mail/PDF: gecscedi@recoverycorp.com Aug 07 2019 00:01:19
Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, PO Box 965060,
Orlando, FL 32896-5060
518349426 E-mail/Text: bankruptcy@timeinvestment.com Aug 07 2019 00:00:07
Time Investment Company, Inc., Attn: Bankruptcy, 100 N 6th Ave,
West Bend, WI 53095-3306
518349431 E-mail/Text: EDBKNotices@ecmc.org Aug 06 2019 23:59:11 US Dept of Education,
Attn: Bankruptcy, PO Box 16448, Saint Paul, MN 55116-0448

TOTAL: 36

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518361484* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit Company LLC, Dept. 55953, PO Box 55000,
Detroit, MI. 48255-0953)
518371006* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit Company, LLC, P.O. Box 62180,
Colorado Springs, CO 80962)
518349429* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US Bk Rms Cc, PO Box 108, Saint Louis, MO 63166-0108)
TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 08, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Kevin Gordon McDonald on behalf of Creditor Quicken Loans Inc. kmcdonald@kmllawgroup.com,
bkgroup@kmllawgroup.com
Robert J. Malloy on behalf of Creditor CJFCU ecf.rjmalloylaw@gmail.com
Steven J Sico on behalf of Joint Debtor Darren Karolewicz sjs@stevensico.com,
stevensico@gmail.com
Steven J Sico on behalf of Debtor Amanda M. Karolewicz sjs@stevensico.com, stevensico@gmail.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6